Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977

**Order Filed on August 20, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

In Re:

  Michele M. Diberardino

                          Debtor(s)

Case No.:   20-12700 (JNP)

Hearing Date: 08/19/2020

Judge: Jerrold N. Poslusny Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: August 20, 2020

_____
Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Michele M. Diberardino
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The plan of the debtor having been proposed to the creditor, and a hearing having been held

on the Confirmation of such Plan, and it appearing that the applicable provision of the

Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 02/18/2020, or the last amended plan

of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in

accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of $560.00

for a period of 43 months beginning immediately, which payment shall include commission

and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with

$3,623.00 paid to date.

ORDERED that the debtor's attorney be and hereby is allowed a fee of $4,750.00. The unpaid

balance of the allowed fee in the amount of $4,260.00 plus costs of $0.00 shall be paid to said

attorney through the Chapter 13 plan by the Standing Trustee.

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ORDERED that if the debtor should fail to make plan payments for a period of more than 30

days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's

Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be

dismissed. The debtor shall have fourteen days within which to file with the Court and serve

upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13

Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s),

debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's modification of claim of the following secured creditor, as may

have been agreed to between the parties, be and hereby is granted and any remaining portion of

the claim shall be treated as an unsecured claim in the plan:

   PNC Bank 2016 Jeep Cherokee cramdown to $20,154.45

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to

challenge the claims.

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ORDERED as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Shellpoint

Mortgage will be paid outside of the Chapter 13 Plan pursuant to a loan modification

agreement. The Standing Trustee shall make no payments to Shellpoint Mortgage on

account of pre-petition arrears set forth in the proof of claim dated April 22, 2020. Total

plan length of 48 months.